



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-1(b)**

Denise Carlon  
KML Law Group, PC  
216 Haddon Avenue, Suite 406  
Westmont, NJ 08108  
Specialized Loan Servicing LLC as servicer for U.S.  
Bank National Association, as Trustee, successor in  
interest to Bank of America, National Association, as  
Trustee, (successor by merger to LaSalle Bank National  
Association), as Trustee for Morgan Stanley Mortgage  
Loan Trust 2007-7AX

In Re:

Graham Jr., Carl D  
Graham, Erica M.

Order Filed on January 8, 2020  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No: 19-30809 KCF

Hearing Date: January 07, 2019 at  
10:00 A.M.

Judge: Kathryn C. Ferguson

Recommended Local Form:

Followed

Modified

**ORDER VACATING STAY**

**DATED: January 8, 2020**

  
\_\_\_\_\_  
Honorable Kathryn C. Ferguson  
United States Bankruptcy Judge

The relief set forth on the following page is hereby ordered **ORDERED**.

Upon the motion of Specialized Loan Servicing LLC as servicer for U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee, (successor by merger to LaSalle Bank National Association), as Trustee for Morgan Stanley Mortgage Loan Trust 2007-7AX, under

Bankruptcy Code section 362(a) for relief from the automatic stay as to certain property as hereinafter set forth, and for cause shown, it is

ORDERED that the automatic stay is vacated to permit the movant to institute or resume and prosecute to conclusion one or more actions in the court(s) of appropriate jurisdiction to pursue the movant's rights in the following:

Real Property More Fully Described as:

**Land and premises commonly known as Lot 9 , Block 74.01, 64 Embroidery Street,  
Sayreville NJ 08872**

Personal Property More Fully Describes as:

It is further ORDERED that the movant, its successors or assignees, may proceed with its rights and remedies under the terms of the subject mortgage and pursue its state court remedies including, but not limited to, taking the Property to Sheriff's Sale, in addition to potentially pursuing other loss mitigation alternatives, including, but not limited to, a loan modification, short sale or deed-in-lieu foreclosure. Additionally, any purchaser of the property at sheriff's sale (or purchaser's assignee) may take any legal action for enforcement of its right to possession of the property.

It is further ORDERED that the movant may join the debtor and any trustee appointed in this case as defendants in its action(s) irrespective of any conversion to any other chapter of the Bankruptcy Code.

The movant shall serve this order on the debtor, any trustee and any other party who entered an appearance on the motion.

**Certificate of Notice Page 3 of 3**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
Erica M Graham  
Carl D Graham, Jr.  
Debtors

Case No. 19-30809-KCF  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: pdf903Page 1 of 1  
Total Noticed: 1

Date Rcvd: Jan 08, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 10, 2020.

db/jdb +Erica M Graham, Carl D Graham, Jr., 64 Embroidery St, Sayreville, NJ 08872-1873

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 10, 2020

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 8, 2020 at the address(es) listed below:

Andrea Dobin ecftrusteead@msbnj.com, NJ55@ecfcbis.com  
Denise E. Carlon on behalf of Creditor Morgan Stanley Mortgage Loan Trust 2007-9SL Mortgage Pass-Through Certificates, Series 2007-9SL, U.S. Bank Et Al... dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
Denise E. Carlon on behalf of Creditor U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, Et Al... dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
Joseph B Vas on behalf of Creditor Evelyn Arvelo jbvas@vas-law.com, ahuerta@vas-law.com  
Michael R. DuPont on behalf of Creditor Pinnacle Federal Credit Union dupont@redbanklaw.com, dana@redbanklaw.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov  
Yakov Rudikh on behalf of Joint Debtor Carl D Graham, Jr. rudikhlawgroup@gmail.com, rudikhlawgroup@gmail.com;mrudikh@gmail.com;zk1313@gmail.com;R61945@notify.bestcase.com  
Yakov Rudikh on behalf of Debtor Erica M Graham rudikhlawgroup@gmail.com, rudikhlawgroup@gmail.com;mrudikh@gmail.com;zk1313@gmail.com;R61945@notify.bestcase.com  
TOTAL: 8